## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-5323

Comment on FR Doc # 2015-08831

## **Submitter Information**

Name: Bill Downey

## **General Comment**

I would strongly object to any additional restrictions to investment options for me in my IRA or retirement accounts. I believe the safe use of options can conservatively give me a return that many other bank accounts anc CD's cannot give because of the current actions of the Federal Reserve. Do not restrict the use of my options in IRA's.